

SUMMARY OF BENEFITS

Your CIGNA HealthCare CIGNA Care Network Network plan



CIGNA HealthCare

Features that Add Value

- You choose a **Primary Care Physician (PCP)** – your **personal doctor** - to coordinate your care and provide advise and guidance. As your needs change, so may your choice of doctors. That's why you can change your PCP for any reason.
- In certain areas your employer has selected **CIGNA Care Network®**. If you need certain types of specialty care, you will receive a higher level of in-network benefits when you receive covered services from providers with the CIGNA Care Network designation. CIGNA Care Network designated specialists meet CIGNA HealthCare credentialing standards and additional criteria.
- The CIGNA HealthCare 24-Hour Health Information LineSM connects you to **trained nurses** and a **library** of hundreds of recorded programs on important health topics 24 hours a day, seven days a week, from anywhere in the U.S.
- **CIGNA Healthy Rewards®** includes special offers on programs and services designed to enhance your health and wellness. Just call 1.800.870.3470 or visit our web site at www.cigna.com.
- Our Guest Privileges program **brings** your CIGNA HealthCare **benefits along** when you temporarily relocate or send kids to schools away from home. Call CIGNA HealthCare Member Services to learn more.

Quality Service Is Part of Quality Care

- **Service** is at the heart of everything we do. Our goal is to give you: fast, accurate answers; responsive, courteous and professional assistance; and ease and convenience in finding the information you need to manage your health.
- **www.cigna.com** – Visit our **interactive Web site** to learn more about your plan and get health information, 24 hours a day. Once you enroll, register for myCIGNA.com, our convenient, secure web site that combines helpful easy-to-use tools with personalized benefits information to help you make the most of your plan.
- **We Speak Many LanguagesSM**. We offer Language Line Services so that you can **talk with us** in 150 different languages. Just call Member Services and ask for an interpreter to assist you.

It's Your Health

When you choose CIGNA HealthCare, you can take advantage of our **health and wellness** programs:

- **Preventive care services** for every covered family member.
- See a participating OB/GYN – **no referral** required.
- **CIGNA Well Informed** provides members with customized medical and wellness information to help them make healthier choices, better understand a diagnosis or treatment, and manage their health. The program includes personalized letters and other educational information to help you improve your health. Only you, your doctor and CIGNA have access to this information.
- CIGNA Well Aware for Better Health® can **help you manage** certain chronic conditions.
- **CIGNA Healthy Pregnancies, Healthy Babies®** is designed to help prevent complications during pregnancy and improve the chances for healthy pregnancies and deliveries. The program aims to identify expectant mothers with risk factors, and help them lower their risk of complications with patient education, wellness programs and targeted support from nurse case managers.

You Can Depend on CIGNA HealthCare

- **Quality comes first.** We select participating providers carefully. And we make sure you have a **wide range** of doctors to choose from.
- **Emergency and urgent care are covered** wherever you go, worldwide, **24 hours a day**. Urgent care centers can take care of your urgent care needs, and you pay a lower copayment.

**For Employees of Maricopa County
CMG Low Option Plan**

CIGNA CARE NETWORK (CCN)

Provider Designation – Specialists

Designated as CIGNA Care – Network (CCN)

Specialists Included:

Major Specialties within a CCN geography as follows:

Endocrinology, Allergy/Immunology, Ear/Nose/Throat, Cardiology, General Surgery, Dermatology, Gastroenterology, Hematology/Oncology, OB/GYN, Infectious Disease, Neurology, Nephrology, Ophthalmology, Orthopedics/Surgery, Rheumatology, Cardio-Thoracic Surgery, Neurosurgery, Urology, Colon and Rectal Surgery and Vascular Surgery

Specialist Benefit Level : CIGNA Care Network (CCN) Specialist

Unassessed Specialist - Providers who are not one of the major specialties (i.e. PCP, Facilities, Ancillary), or who are not in a CCN activated geography, are not evaluated against the CIGNA Care Network criteria. They are considered unassessed and are available to members at the NON-CIGNA Care Network (Non-CCN) benefit level.

Specialists Included: Outside the CCN Geography or not one of the Major Specialties

Specialist Benefit Level: Non-CIGNA Care Network (Non-CCN) Specialist

Designated as Non-CIGNA Care Network (Non-CCN) Specialist

Specialists Included: Major Specialties within a CCN geography

Specialist Benefit Level: Non-CIGNA Care Network (Non-CCN) Specialist

BENEFIT HIGHLIGHTS

Physician Services – Primary Care Physician

Primary Care Physician (PCP) Office Visit

Second Opinion Consultations performed by the PCP (provided on voluntary basis)

Surgery Performed by the PCP in the Physician's Office

Allergy Treatment/Injections performed by the PCP

Allergy Serum (dispensed by the PCP physician in the office)

Physician Services – Specialist

Specialist Physician Office Visit

Consultant and Referral Physician Services

Note: OB/GYN physician is considered a Specialist Physician

Second Opinion Consultations performed by the Specialist (provided on voluntary basis)

Surgery Performed by the Specialist in the Physician's Office

Allergy Treatment/Injections performed by the Specialist

Allergy Serum (dispensed by the Specialist in office)

Preventive Care

Routine Preventive Care – Well Baby, Well Child Care, Adult Care and Well Woman (including immunizations)

Note: Well Woman OB/GYN visits are subject to the Specialist's office visit copay.

Immunizations

Mammograms, PSA, Pap Test

(Preventive Care Related Routine Services)

Note: Diagnostic Related Services are subject to the plan's laboratory & radiology benefit; based on place of service)

Inpatient Hospital Services including:

Semi-Private Room and Board

Diagnostic/Therapeutic Lab and X-ray

Drugs and Medication

Operating and Recovery Room

Radiation Therapy and Chemotherapy

Anesthesia and Inhalation Therapy

\$25 copayment per PCP office visit; No charge if only x-ray and/or lab services performed and billed.

\$25 copayment per office visit

\$25 copayment per office visit

\$13 copayment per office visit

No charge

\$45 copayment per CCN Specialist office visit;
\$60 copayment per Non-CCN Specialist office visit
No charge if only x-ray and/or lab services performed and billed.

\$45 copayment per CCN Specialist office visit;
\$60 copayment per Non-CCN Specialist office visit

\$45 copayment per CCN Specialist office visit;
\$60 copayment per Non-CCN Specialist office visit

\$13 copay per CCN Specialist office visit;
\$28 copay per Non-CCN Specialist office visit

No charge

No charge per PCP, CCN Specialist and Non-CCN Specialist office visits
No charge if only x-ray and/or lab services performed and billed.

No charge

No charge (for the procedure itself)

\$500 copayment per admission, plus 10% of charges

BENEFIT HIGHLIGHTS	
Inpatient Hospital Doctor's Visits/Consultations	No charge
Inpatient Hospital Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	No charge
Outpatient Facility Services Operating Room, Recovery Room, Procedure Room, Treatment Room and Observation Room including: Diagnostic/Therapeutic Lab and X-rays Anesthesia and Inhalation Therapy	\$250 copayment per facility visit, plus 10% of charges
Outpatient Professional Services (Surgeon, Radiologist, Pathologist, Anesthesiologist)	No charge
Laboratory and Radiology Services (includes preadmission testing) Physician's Office Outpatient Hospital Facility Emergency Room Facility (billed by facility as part of the Emergency Room visit) Independent X-Ray and/or Lab Facility Independent X-Ray and/or Lab Facility (in conjunction with an Emergency Room visit)	No charge 10% of charges for facility charges; No charge of outpatient professional charges No charge No charge No charge (if ER visit is a true emergency)
Advanced Radiological Imaging (MRIs, MRAs, CAT Scans, PET Scans, etc.) Inpatient Facility Outpatient Facility Emergency Room (billed by facility as part of the Emergency Room visit) Physician's Office <u>Note:</u> The scan copayment will be administered on a per type of scan per day basis	10% of charges \$100 scan copayment, plus 10% of charges \$100 scan copayment \$100 scan copayment
Short-Term Rehabilitative Therapy --(includes physical, speech, occupational, pulmonary rehab & cognitive therapy) 60 days maximum per contract year for all therapies combined <u>Note:</u> therapy sessions provided as part of Home Health Care accumulate to the Short-Term Rehab Therapy maximum. Outpatient Cardiac Rehabilitation – up to 36 days maximum per contract year	\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed. \$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit
Chiropractic Services – self referral 60 days maximum per contract year	\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.
Emergency and Urgent Care Services Physician's Office-PCP or Specialist Physician Hospital Emergency Room Outpatient Professional Services (Radiology, Pathology and Emergency Room Physician) Urgent Care Facility or Outpatient Facility Ambulance	\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed. \$125 copayment per visit (copay waived if admitted) No charge \$50 copayment per visit (copay waived if admitted) No charge

BENEFIT HIGHLIGHTS

<p>Maternity Care Services <i>Initial Office Visit to Confirm Pregnancy</i> Note: Well Woman OB/GYN visits are subject to the Specialist's office visit copay.</p> <p><i>All subsequent Prenatal Visits, Postnatal Visits and Physician's Delivery Charges (total maternity fee)</i></p> <p><i>Office Visits not included in the total maternity fee performed by OB or the Specialist Physician</i></p> <p><i>Delivery - Facility (Inpatient Hospital/Birthing Center Charges)</i></p>	<p>\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.</p> <p>No charge</p> <p>\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.</p> <p>\$500 copayment per admission, plus 10% of charges</p>
<p>Inpatient Services at Other Health Care Facilities <i>Skilled Nursing, Rehabilitation and Sub-Acute Facilities</i> 90 days maximum per contract year for all facilities listed</p>	<p>10% of charges</p>
<p>Home Health Services-Includes outpatient private duty nursing when approved as medically necessary. Unlimited maximum per contract year 16 hour maximum per day</p>	<p>No charge</p>
<p>Family Planning Services <i>Office Visits (tests, counseling)- PCP or Specialist Physician</i></p> <p>Vasectomy/Tubal Ligation (excludes reversals) <i>Inpatient Facility</i> <i>Outpatient Facility</i></p> <p><i>Physician's Services – Inpatient or Outpatient</i></p> <p><i>Physician's Office</i></p>	<p>\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.</p> <p>\$500 copayment per admission, plus 10% of charges \$250 copayment per facility visit, plus 10% of charges</p> <p>No charge</p> <p>\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.</p>
<p>Infertility Services <i>Office Visit (lab & radiology tests, counseling) – PCP or Specialist Physician</i></p> <p>Treatment/Surgery (includes artificial insemination) (excludes in-vitro fertilization, GIFT, ZIFT, etc.) <i>Inpatient Facility</i></p> <p><i>Outpatient Facility</i></p> <p><i>Physician's Services</i></p>	<p>\$25 copayment per PCP office visit; or \$45 copayment per CCN Specialist office visit; \$60 copayment per Non-CCN Specialist office visit No charge if only x-ray and/or lab services performed and billed.</p> <p>\$500 copayment per admission, plus 10% of charges</p> <p>\$250 copayment per facility visit, plus 10% of charges</p> <p>50% of charges</p>
<p>TMJ - Surgical and Non-Surgical</p>	<p>Not covered</p>
<p>Durable Medical Equipment Unlimited maximum benefit per contract year</p>	<p>No charge</p>
<p>External Prosthetic Appliances Unlimited maximum benefit per contract year</p>	<p>No charge</p>
<p>Mental Health and Substance Abuse Rehabilitative Services</p>	<p>Carved out to Magellan</p>
<p>Prescription Drugs</p>	<p>Carved out to Walgreen's Health Initiatives</p>

OTHER BENEFIT INFORMATION

Contract Year Deductible <i>Individual</i> <i>Family Maximum</i>	None None
Contract Year Out-of-Pocket (OOP) Maximum <i>Individual</i> <i>Family Maximum</i>	Includes inpatient facility copays, outpatient facility copays and advanced radiological imaging copays. Other copays do not accumulate \$5,000 \$10,000
Coinsurance	100% for all benefits other than inpatient hospital facility, outpatient facility, skilled nursing facility and inpatient MH/SA. CIGNA HealthCare pays 90% of eligible charges. You pay 10% of charges.
Precertification -Inpatient – PHS+ (required for all inpatient admissions)	Coordinated by your physician
Precertification – Outpatient – PHS+ (required for selected outpatient procedures and diagnostic testing)	Coordinated by your physician
Lifetime Maximum	Unlimited
Pre-existing Condition Limitation	No

All services, except for emergency service and routine care provided by a participating OB/GYN must be provided by or authorized by your Primary Care Physician (PCP) in order to be covered.

Benefit Exclusions.

These are examples of the exclusions in your plan. The complete list of exclusions is provided in your Certificate or Summary Plan Description. To the extent there may be differences, the terms of the Certificate or Summary Plan Description control.

- Any service or supply not described as covered in the Covered Expenses section of the plan.
- Any medical service or device that is not medically necessary.
- Treatment of an illness or injury which is due to war or care for military service disabilities treatable through governmental services.
- Any services and supplies for or in connection with experimental, investigational or unproven services.
- Treatment of TMJ disorder.
- Dental treatment of the teeth, gums or structures directly supporting the teeth, however, charges made for services or supplies provided for or in connection with an accidental injury to sound natural teeth are covered provided a continuous course of dental treatment is started within 6 months of the accident.
- Medical and surgical services, initial and repeat, intended for the treatment or control of obesity, including clinically severe (morbid) obesity, including: medical and surgical services to alter appearances or physical changes that are the result of any surgery performed for the management of obesity or clinically severe (morbid) obesity; and weight loss programs or treatments, whether prescribed or recommended by a physician or under medical supervision.
- Unless otherwise covered as a basic benefit, reports, evaluations, physical examinations, or hospitalization not required for health reasons, including but not limited to employment, insurance or government licenses, and court ordered, forensic, or custodial evaluations.
- Court ordered treatment or hospitalizations.
- Infertility drugs, surgical or medical treatment programs for infertility, including in vitro fertilization, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), variations of these procedures, and any costs associated with the collection, washing, preparation or storage of sperm for artificial insemination (including donor fees). Cryopreservation of donor sperm and eggs are also excluded from coverage.
- Any services, supplies, medications or drugs for the treatment of male or female sexual dysfunction.
- Medical and hospital care and costs for the child of a Dependent, unless this infant child is otherwise eligible under the plan.
- Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance.
- Consumable medical supplies other than ostomy supplies and urinary catheters.
- Private hospital rooms and/or private duty nursing except as provided under the Home Health Services provision.
- Artificial aids, including but not limited semi-implantable hearing devices, audiant bone conductors, bone anchored hearing aids, corrective orthopedic shoes, arch supports, elastic stockings, garter belts, corsets, dentures and wigs.

Benefit Exclusions – continued:

17. Eyeglass lenses and frames and contact lenses (except for the first pair of contact lenses for treatment of keratoconus or postcataract surgery).
18. Routine refraction, eye exercises and surgical treatment for the correction of a refractive error, including radial keratotomy.
19. All non-injectable prescription drugs, injectable prescription drugs that do not require physician supervision and are typically considered self-administered drugs, non-prescription drugs, and investigational and experimental drugs, except as provided in the plan.
20. Routine foot care, however, services associated with foot care for diabetes and peripheral vascular disease are covered when medically necessary.
21. Genetic screening or pre-implantation genetic screening.
22. Fees associated with the collection or donation of blood or blood products.
23. Cost of biologicals that are immunizations or medications for the purpose of travel, or to protect against occupational hazards and risks.
24. All nutritional supplements and formulae are excluded, except infant formula needed for the treatment of inborn errors of metabolism.
25. Services for or in connection with an injury or illness arising out of, or in the course of, any employment for wage or profit.
26. Mental Health and Substance Abuse services.
27. Expenses incurred for medical treatment for a person age 65 or older, who is covered under the plan as a retiree, or his dependent, when payment is denied by the Medicare plan because treatment was not received from a participating provider of the Medicare plan.
28. Expenses incurred for medical treatment when payment is denied by the primary plan because treatment was not received from a participating provider of the primary plan.
29. The following services are excluded from coverage regardless of clinical indications: Cosmetic Surgery and Therapies; Macromastia or Gynecomastia Surgeries; Abdominoplasty/Panniculectomy; Rhinoplasty; Blepharoplasty; Redundant Skin Surgery; Removal of Skin Tags; Craniosacral/cranial therapy; Dance Therapy, Movement Therapy; Applied Kinesiology; Rolfing; Prolotherapy; Transsexual Surgery; Non-medical counseling or ancillary services; Assistance in the activities of daily living; Cosmetics; Personal or Comfort Items; Dietary Supplements; Health and Beauty Aids; Aids or devices that assist with non-verbal communications; Treatment by Acupuncture; Dental implants for any condition; Telephone Consultations; E-mail & Internet Consultations; Telemedicine; Health Club Membership fees; Weight Loss Program fees; Smoking Cessation Program fees; Reversal of male and female voluntary sterilization procedures; and Extracorporeal Shock Wave Lithotripsy for musculoskeletal and orthopedic conditions.

These Are Only the Highlights

As you can see, the plan is designed to combine in-depth coverage with cost-effective prices. This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions and limitations including legislated benefits are contained in the Summary Plan Description or Insurance Certificate. This plan is insured and/or administered by Connecticut General Life Insurance Company, a CIGNA Company.

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